



**GUARANTEED RURAL HOUSING (GRH) STACK**  
**Position 1**

<b>X</b>	<b>Required Documents and Order - Ascending (bottom to top)</b>
<input type="checkbox"/>	AD-1047, "Certification Regarding Debarment...Primary Covered Transactions", executed by Lender.
<input type="checkbox"/>	Form RD 1980-16, "Agreement for Participation in Single Family Housing Loan Programs..." - approved lender.
<input type="checkbox"/>	
<input type="checkbox"/>	Submission/Post Closing Checklist - if received from Lender



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### Position 2

<b>X</b>	<b>Required Documents and Order - Ascending (bottom to top)</b>
<input type="checkbox"/>	Form RD 1980-86, "Request for Reservation of Funds"
<input type="checkbox"/>	GLS Confirmation of Reservation of Funds Screen
<input type="checkbox"/>	Good Faith Estimate (GFE)
<input type="checkbox"/>	GLS View Application Screen - Print once application input.
<input type="checkbox"/>	GLS Obligation Request Screen
<input type="checkbox"/>	Unclosed (UN) Status Screen from ADPS - confirms obligation update from previous day.
<input type="checkbox"/>	Conditions to Conditional Commitment
<input type="checkbox"/>	Form RD 1980-18, "Conditional Commitment for Single Family Housing Loan Guarantee" - executed by loan approval official (copy) or conformed copy.
<input type="checkbox"/>	Copy, Promissory Note
<input type="checkbox"/>	Copy - Form RD 1980-18 - Reverse of Form RD 1980-18 to bear lender's authorized signature certifying to items 1-12 and reporting status of loan.
<input type="checkbox"/>	Form RD 1980-19, "Guaranteed Loan Closing Report" - executed by lender and RD Loan Approval Official.
<input type="checkbox"/>	Copy of ADPS GA (4030) transaction - 2 pages.
<input type="checkbox"/>	Copy of GL Status screen from ADPS - 3 pages. (Obtain next day after update of GA)
<input type="checkbox"/>	Copy of processed Form RD 1980-11, "Lender Record Change".



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Position 3**

<b>X</b>	<b>Required Documents and Order - Ascending (bottom to top)</b>
<input type="checkbox"/>	Copy, handwritten URLA/1003 application - executed by applicant(s).
<input type="checkbox"/>	Copy, application URLA/1003 prepared by lender (typed application with verified information)
<input type="checkbox"/>	CAIVRS (Credit Alert Interactive Voice Response System). 1980-D requires lender to document number on 1003 above signature line. Lenders routinely provide a web screen verifying the "A" numbers for each applicant.
<input type="checkbox"/>	Debarment List - EPLS: <a href="http://epls.arnet.gov">http://epls.arnet.gov</a> - Print copy for case file - each applicant
<input type="checkbox"/>	Current/Past Debt Screen and Borrower Cross Reference Screen - Print screen(s)
<input type="checkbox"/>	Documentation of Qualified Alien Status - Copy of Alien Registration Card - if applicable.
<input type="checkbox"/>	Form AD-1048, "Certification Regarding Debarment...Lower Tier Transactions" - executed by applicant(s).
<input type="checkbox"/>	Credit Report (RMCR, MMCR, NTMCR). Report to meet standards of FNMA, FMHLC, HUD and VA.
<input type="checkbox"/>	Supporting Credit Documentation: <ul style="list-style-type: none"> <li><input type="checkbox"/> Underwriters documentation of credit waiver, if applicable.</li> <li><input type="checkbox"/> Explanation of derogatory credit considered with credit waiver, if applicable.</li> <li><input type="checkbox"/> Verification of Rental (VOR) rental history - 36 months</li> </ul>
<input type="checkbox"/>	Verification of Deposit - ( <i>Verification not required for commitment case file</i> )
<input type="checkbox"/>	Verification of Qualifying Income: <ul style="list-style-type: none"> <li><input type="checkbox"/> Verification of Employment (FNMA 1005)</li> <li><input type="checkbox"/> W-2 Statement or personal tax returns - 2 years</li> <li><input type="checkbox"/> (3) Most recent earning statements</li> <li><input type="checkbox"/> Child support - support order and 12 months history</li> <li><input type="checkbox"/> Verification of retirement income (Social Security, Pensions, etc.)</li> <li><input type="checkbox"/> Self-employed (P/L statement)</li> <li><input type="checkbox"/> Adjustment Verifications - child care, FT student, medical expenses</li> </ul>
<input type="checkbox"/>	Lenders Documentation of Qualifying Income
<input type="checkbox"/>	Gift Letter - ( <i>Verification not required for commitment case file</i> )
<input type="checkbox"/>	Homebuyer Education Certificate - if applicable
<input type="checkbox"/>	FNMA 1008 - Uniform Underwriting and Transmittal Summary - executed by Underwriter
<input type="checkbox"/>	Form RD 1980-21, "Request for SFH Loan Guarantee" - executed by applicant(s) and lender.
<input type="checkbox"/>	Copy, Form RD 410-7, "Notification to Applicant..."
<input type="checkbox"/>	FEMA Form 81-93, "Standard Flood Hazard Determination" - provided by lender.
<input type="checkbox"/>	SHPO Review - if house > 50 years
<input type="checkbox"/>	Form RD 1940-22, "Environmental Checklist for Categorical Exclusions"
<input type="checkbox"/>	Additional Environmental Compliance - i.e. Class I - flood plain - <i>if applicable</i>
<input type="checkbox"/>	Agency Review/Analysis



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**Position 4**

<b>X</b>	<b>Required Documents and Order - Ascending (bottom to top)</b>
<input type="checkbox"/>	Lender's application transmittal letter - if provided.
<input type="checkbox"/>	Incomplete application correspondence to lender - if applicable.
<input type="checkbox"/>	RD Conditional Commitment Cover Letter - [fillable form - GLS]
<input type="checkbox"/>	RD written documentation of repayment ratio waiver.
<input type="checkbox"/>	Lender's closing document transmittal letter - if provided.
<input type="checkbox"/>	RD Loan Note Guarantee Cover Letter - [fillable form - GLS]